

AMENDMENTS TO THE CLAIMS

The listing of claims will replace all prior versions and listings of claims in the application:

1 – 59. **(Canceled)**

60. **(Currently Amended)** A computer-implemented method comprising:
receiving an instruction from a consumer via a thin client device to perform a transaction;
interacting with a vendor server to request the transaction;
receiving authorization [[at]]by a central ~~repository~~data repository from the thin client device for the vendor server to access an information account associated with a consumer and maintained in a central data repository and accessible via a distributed network, the information account comprising a plurality of ~~accessible and modifiable~~ consumer information elements accessible and modifiable by the consumer; and
accessing the information account to retrieve a payment identifier and providing the payment identifier to the vendor server to complete the transaction.

61. **(Previously Presented)** The method of claim 60, further comprising:
receiving consumer preferences for the transaction from the thin client device; and
wherein the interacting with the vendor server to request the transaction comprises communicating the consumer preferences to the vendor server.

62. **(Currently Amended)** The method of claim 60, further comprising retrieving consumer preferences for the transaction from the information account; and
wherein interacting with the vendor server to request the transaction further comprises communicating the consumer preferences to the vendor server.

63. **(Previously Presented)** The method of claim 60, wherein the instruction from the thin client device further comprises authentication information; and

wherein the method further comprises authenticating the consumer based on the authentication information prior to interacting with the vendor database.

64. **(Previously Presented)** The method of claim 63, wherein the authentication information comprises consumer authentication information; and

wherein authenticating the consumer comprises verifying the consumer authentication information.

65. **(Previously Presented)** The method of claim 63, wherein the authentication information comprises an equipment identifier that uniquely identifies the thin client device; and wherein authenticating the consumer comprises verifying the equipment identifier.

66. **(Original)** The method of claim 60, wherein the transaction involves a vendor providing a product or service to the consumer.

67. **(Original)** The method of claim 60, wherein the transaction involves receiving at least one data file from the vendor server and storing the data file in the information account.

68. **(Previously Presented)** The method of claim 60, further comprising maintaining the information account in a central data repository accessible via the distributed network on behalf of the consumer.

69. **(Previously Presented)** The method of claim 60, further comprising receiving an acknowledgment from the vendor server indicating that the transaction has been completed and storing the acknowledgment in the information account.

70. **(Currently Amended)** A method for facilitating transactions comprising:
maintaining an information account in a central data ~~repository~~depository accessible via a distributed network, the information account comprising a plurality of consumer information elements accessible and modifiable by the consumer;
receiving an instruction from a thin client device at a vendor server to perform a transaction;
receiving authorization at the central depository from the thin client device for the vendor server to access the information account; and
accessing the information account to retrieve a payment identifier and providing the payment identifier to the vendor server to complete the transaction; and
processing a payment using the payment identifier.

71. **(Previously Presented)** The method of claim 70, further comprising:
receiving consumer preferences for the transaction from the thin client device; and
wherein interacting with the vendor server to request the transaction comprises communicating the consumer preferences to the vendor server.

72. **(Previously Presented)** The method of claim 70, further comprising:
retrieving consumer preferences for the transaction from the information account; and
wherein interacting with the vendor server to request the transaction on behalf of the consumer comprises communicating the consumer preferences to the vendor server.

73. **(Previously Presented)** The method of claim 70, wherein receiving authorization at the central depository from the thin client device for the vendor server to access the information account comprises receiving authentication from the thin client device at the central depository prior to accessing the information account on behalf of the consumer.

74. **(Previously Presented)** The method of claim 73, wherein the authentication information comprises an equipment identifier that uniquely identifies the thin client device; and wherein authenticating the consumer comprises verifying the equipment identifier.

75. **(Previously Presented)** The method of claim 70, wherein the transaction involves a vendor providing a product or service to the consumer.

76. **(Previously Presented)** The method of claim 70, wherein the transaction involves receiving at least one data file from the vendor server and storing the data file in the information account.

77. **(Currently Amended)** A computer readable medium having stored thereon computer-executable instructions effective to cause a computer to:

receive an instruction from the consumer via a thin client device to perform a transaction;
receive authorization at a central ~~repository~~repository from the thin client device for the vendor server to access an information account associated with a consumer and maintained in the central data repository and accessible via a distributed network, the information account comprising a plurality of ~~accessible-and-modifiable~~-consumer information elements accessible and modifiable by the consumer;

interact with a vendor server to request the transaction; and
access the information account to retrieve a payment identifier and provide the payment identifier to the vendor server to complete the transaction.

78. **(Previously Presented)** The computer readable medium of claim 77, wherein the computer-executable instructions are further effective to cause the computer to maintain the information account in a central data repository accessible via a distributed network on behalf of a consumer, the information account comprising a plurality of consumer accessible and modifiable information elements

79. **(Previously Presented)** The computer readable medium of claim 77, wherein the computer-executable instructions are further effective to cause the computer to receive consumer preferences for the transaction from the thin client device.

80. **(Previously Presented)** The computer readable medium of claim 77, wherein the computer-executable instructions are further effective to cause the computer to retrieve consumer preferences for the transaction from the information account.

81. **(Previously Presented)** The computer readable medium of claim 77, wherein the computer-executable instructions are further effective to cause the computer to receive authentication information from the thin client device and to authenticate the consumer based on the authentication information prior to interacting with the vendor database.

82. **(Previously Presented)** The computer readable medium of claim 81, wherein the authentication information comprises consumer authentication information; and wherein authenticating the consumer comprises verifying the consumer authentication information.

83. **(Previously Presented)** The computer readable medium of claim 81, wherein the authentication information comprises an equipment identifier that uniquely identifies the thin client device; and wherein authenticating the consumer comprises verifying the equipment identifier.

84. **(Previously Presented)** The computer readable medium of claim 77, wherein the transaction involves a vendor providing a product or service to the consumer.

85. **(Previously Presented)** The computer readable medium of claim 77, wherein the computer-executable instructions are further effective to cause the computer to receive at least one data file from the vendor server and store the data file in the information account.

86. **(Previously Presented)** The computer readable medium of claim 77, wherein the computer-executable instructions are further effective to cause the computer to

maintain the information account in the central data repository accessible via the distributed network on behalf of the consumer.

87. **(Previously Presented)** The computer readable medium of claim 77, wherein the computer-executable instructions are further effective to cause the computer to receive an acknowledgment from the vendor server indicating that the transaction has been completed and store the acknowledgment in the information account.